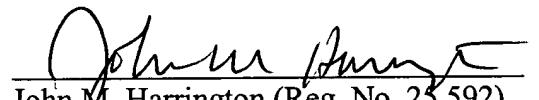


owned by Citibank, as evidenced by the Assignment of this application duly recorded in the U.S. Patent and Trademark Office on October 1, 2001 at Reel 012214, Frame 0007. It is noted that this application claims priority to U.S. Provisional Application No. 60/217,489 filed July 11, 2000 and U.S. Provisional Application No. 60/219,088 filed July 18, 2000, each of which were filed less than one year after the October 13, 1999 date asserted by the Examiner for the Citibank.com web page reference. Therefore, the Citibank.com web page reference is not prior art under 35 U.S.C. 102.

The claimed combinations are not taught or suggested by the remaining references, namely, Schutzer (U.S. 6,292,789 B1), the excerpts from "Quicken 99 for Windows for Dummies", Schraeder et al (U.S. 5,903,881), the X.com web page printouts, and/or the PayPal.com web page printouts, either separately or in combination with one another. The rejection is respectfully traversed and reconsideration is requested.

In view of the foregoing remarks, each of the claims remaining in the application is in condition for immediate allowance. Accordingly, the Examiner is requested to reconsider and withdraw the final rejection and to pass the application to issue.

Respectfully submitted,


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